

# Consumer Credit Act 1974

# **1974 CHAPTER 39**

## PART VI

## MATTERS ARISING DURING CURRENCY OF CREDIT OR HIRE AGREEMENTS

#### 79 Duty to give hirer information.

(1) The owner under a regulated consumer hire agreement, within the prescribed period after receiving a request in writing to that effect from the hirer and payment of a fee of [<sup>F1</sup>£1], shall give to the hirer a copy of the executed agreement and of any other document referred to in it, together with a statement signed by or on behalf of the owner showing, according to the information to which it is practicable for him to refer, the total sum which has become payable under the agreement by the hirer but remains unpaid and the various amounts comprised in that total sum, with the date when each became due.

### (2) Subsection (1) does not apply to—

- (a) an agreement under which no sum is, or will or may become, payable by the hirer, or
- (b) a request made less than one month after a previous request under that subsection relating to the same agreement was complied with.

(3) If the owner under an agreement fails to comply with subsection (1)—

- (a) he is not entitled, while the default continues, to enforce the agreement;  $^{F2}$ ...
- (b)  $F^2$ ....
- (4) This section does not apply to a non-commercial agreement.

#### **Textual Amendments**

F1 "£1" substituted (1.5.1998) in s. 79(1) by S.I. 1998/997, art. 3, Sch.

**Changes to legislation:** Consumer Credit Act 1974, Section 79 is up to date with all changes known to be in force on or before 14 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

F2 S. 79(3)(b) and preceding word repealed (26.5.2008) by The Consumer Protection from Unfair Trading Regulations 2008 (S.I. 2008/1277), regs. 30(1)(3), Sch. 2 para. 21, Sch. 4 Pt. 1 (with savings in reg. 28(2)(3))

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**Changes and effects yet to be applied to the whole Act associated Parts and Chapters:** Whole provisions yet to be inserted into this Act (including any effects on those provisions):

s. 25(2A)(b)(ia) inserted by 2010 c. 28 Sch. 2 para. 36